

In re:  
Mayank Patel  
Dhvani Patel  
Debtors

Case No. 19-14451-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mayank Patel, Dhvani Patel, 90 Lilly Drive, Feasterville, PA 19053-6759
14390402	#+ CRF Small Business Loan Company, LLC, Anastasi Jellum, Attn: Lindsay W. Cremona, 14985 60th Street North, Stillwater, MN 55082-6326
14378701	+ Capital 94, LLC, Brian P. Hall, 1230 Peachtree Street NE, Suite 3100, Atlanta, GA 30309-3550
14422459	+ Federal Realty Investment Trust, c/o Stark & Stark, P.C., Attn: Marshall T. Kizner, Esq., P.O. Box 5315, Princeton, NJ 08543-5315

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 28 2024 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 28 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 28 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14381150	Email/PDF: bncnotices@becket-lee.com	Sep 28 2024 00:37:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14384169	+ EDI: BANKAMER2	Sep 28 2024 03:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14370623	EDI: DISCOVER	Sep 28 2024 03:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14366693	+ EDI: DISCOVERPL	Sep 28 2024 03:59:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14392956	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 28 2024 00:15:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14388061	Email/PDF: resurgentbknofications@resurgent.com	Sep 28 2024 00:54:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14377117	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Sep 28 2024 00:14:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Sep 27, 2024

Form ID: 3180W

Total Noticed: 13

preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor VW Credit Inc. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
KERI P EBECK	on behalf of Creditor CRF SMALL BUSINESS LOAN COMPANY LLC kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARSHALL T KIZNER	on behalf of Creditor Federal Realty Investment Trust mkizner@stark-stark.com
MICHAEL A. CATALDO	on behalf of Defendant Dhvani Patel mcataldo@gsbblaw.com bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Dhvani Patel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Mayank Patel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT J. DAVIDOW	on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com
RONALD S. GELLERT	on behalf of Creditor Discover rgellert@gsbblaw.com abrown@gsbblaw.com
RONALD S. GELLERT	on behalf of Plaintiff DISCOVER BANK rgellert@gsbblaw.com abrown@gsbblaw.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 27, 2024

Form ID: 3180W

Total Noticed: 13

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

**Information to identify the case:**

Debtor 1	<u>Mayank Patel</u>	Social Security number or ITIN	xxx-xx-5043
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dhvani Patel</u>	Social Security number or ITIN	xxx-xx-6977
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14451-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mayank Patel

Dhvani Patel

9/26/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**